

In re:  
Lidely D. Morel  
Debtor

Case No. 24-12980-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 24, 2025

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2025:

Recip ID	Recipient Name and Address
db	+ Lidely D. Morel, 148 West Greenwich Street, Reading, PA 19601-2744
aty	+ Karalis PC, 1900 Spruce Street, Philadelphia, PA 19103-6605
14919596	+ Cavalry SPV I, LLC/Citi Bank/Home Depot, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
14919599	+ GAP, Barclays Bank, Dept 922, PO Box 4115, Concord, CA 94524-4115
14919603	Parking Authority, PO Box 80239, Indianapolis, IN 46280-0239
14919604	+ PennyMac, PO Box 51487, Los Angeles, CA 90051-6314

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14919593	^ MEBN	Jul 25 2025 00:27:00	Acima, 5501 headquarters Dr, Plano, TX 75024-5837
14919594	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2025 00:32:00	Boscovs/Comenity, PO Box 659622, San Antonio, TX 78265
14919595	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 25 2025 00:36:54	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14957105	+ Email/PDF: ebn_ais@aisinfo.com	Jul 25 2025 00:35:35	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14949323	+ Email/Text: bankruptcy@cavps.com	Jul 25 2025 00:33:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14919598	Email/Text: mrdiscen@discover.com	Jul 25 2025 00:32:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
14961164	Email/Text: mrdiscen@discover.com	Jul 25 2025 00:32:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
14919600	Email/Text: customerservice.us@klarna.com	Jul 25 2025 00:32:00	Klarna Inc, 629 N. High Steet Suite 300, Columbus, OH 43215
14919601	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2025 00:35:27	Lowes, PO Box 965005, Orlando, FL 32896-5005
14978881	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 25 2025 00:33:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14919602	^ MEBN	Jul 25 2025 00:27:10	Old Navy, PO Box 13337, Philadelphia, PA 19101-3337
14922372	^ MEBN	Jul 25 2025 00:26:51	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14981126	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 25 2025 00:35:21	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14919605	Email/Text: bankruptcyntices@psecu.com	Jul 25 2025 00:33:00	PSECU, PO Box 67013, Harrisburg, PA

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14919606	+ Email/Text: bncmail@w-legal.com	17106-7013
	Jul 25 2025 00:32:00	Target, PO Box 673, Minneapolis, MN 55440-0673
14919609	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	
	Jul 25 2025 00:35:27	Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753
14968900	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	
	Jul 25 2025 00:50:38	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 17		

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14919597		Childens Place
14919607		TD BANK USA
14919608		Visions
14919610		zzounds
14965109	*+	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2025 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
CHRISTINE C. SHUBERT	on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfbis.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
JOHN HENRY SCHANNE	on behalf of U.S. Trustee United States Trustee John.Schanne@usdoj.gov
JOSEPH T. BAMBRICK, JR.	on behalf of Defendant Manuel M. Morel christine.jtblaw@gmail.com
JOSEPH T. BAMBRICK, JR.	on behalf of Debtor Lidely D. Morel christine.jtblaw@gmail.com
ROBERT W. SEITZER	on behalf of Trustee CHRISTINE C. SHUBERT rseitzer@karalislaw.com jhysley@karalislaw.com;PA93@ecfbis.com
ROBERT W. SEITZER	

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on behalf of Attorney Karalis PC rseitzer@karalislaw.com jhysley@karalislaw.com;PA93@ecfbis.com

ROBERT W. SEITZER

on behalf of Plaintiff CHRISTINE C. SHUBERT rseitzer@karalislaw.com jhysley@karalislaw.com;PA93@ecfbis.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
Reading DIVISION

In re: LIDELY D. MOREL

§  
§  
§  
§

Case No. 24-12980-PMM

Debtor(s)

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Christine C. Shubert, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court  
The Gateway Building  
201 Penn Street, Suite 103  
Reading, PA 19601

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 14 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00 AM on 08/19/2025 in Courtroom 4th Floor Courtroom, United States Bankruptcy Court Courthouse, The Gateway Building, 201 Penn Street, Reading, PA 19601. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 07/23/2025

By: /s/ CHRISTINE C. SHUBERT

Trustee

Christine C. Shubert  
821 Wesley Ave  
Ocean City, NJ 08226  
(609) 923-7184

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
Reading DIVISION

In re: LIDELY D. MOREL

§ Case No. 24-12980-PMM

§

§

§

Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of: \$ 45,000.00  
and approved disbursements of: \$ 55.29  
leaving a balance on hand of<sup>1</sup>: \$ 44,944.71

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 44,944.71

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Christine C. Shubert	5,250.00	0.00	5,250.00
Trustee, Expenses - Christine C. Shubert	8.30	0.00	8.30
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00
Attorney for Trustee Fees (Other Firm) - Karalis, PC	14,484.00	0.00	14,484.00
Attorney for Trustee Expenses (Other Firm) - Karalis, PC	173.10	0.00	173.10

Total to be paid for chapter 7 administrative expenses: \$ 20,265.40  
Remaining balance: \$ 24,679.31

<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 24,679.31

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 24,679.31

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$43,167.84 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 57.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry SPV I, LLC	5,060.41	0.00	2,893.07
2	Capital One, N.A. by AIS InfoSource LP as agent	1,998.63	0.00	1,142.63
3	Discover Bank	2,231.42	0.00	1,275.72
4	PSECU	10,599.96	0.00	6,060.06
5	Wells Fargo Bank, N.A., Wells Fargo Card Services	8,631.77	0.00	4,934.83
6	Midland Credit Management, Inc.	5,163.31	0.00	2,951.89

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7	Midland Credit Management, Inc.	5,033.79	0.00	2,877.85
8	Midland Credit Management, Inc.	1,885.26	0.00	1,077.81
9	Midland Credit Management, Inc.	1,102.59	0.00	630.36
10	Portfolio Recovery Associates, LLC	1,460.70	0.00	835.09

Total to be paid for timely general unsecured claims: \$ 24,679.31  
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00  
Remaining balance: \$ 0.00

Prepared By: /s/ CHRISTINE C. SHUBERT

Trustee

Christine C. Shubert  
821 Wesley Ave  
Ocean City, NJ 08226  
(609) 923-7184

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.